Certificate Number: 15317-PAE-DE-039439651

Bankruptcy Case Number: 20-11100



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on March 13, 2025, at 2:21 o'clock PM PDT, Gretta Shortt Oliver completed a course on personal financial management given by internet by Access Counseling, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: March 13, 2025 By: /s/Rose Benito

Name: Rose Benito

Title: <u>Certified Counselor</u>